## Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 1 of 55

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your	full name		
	Write the name that is on		Dionne	
	your government-issued picture identification (for example, your driver's	First name	First name	
	licens	se or passport).	Middle name	Middle name
	Bring your picture		Walker	
		ification to your ing with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		ther names you have in the last 8 years		
		de your married or en names.		
3.	your numl Indiv	the last 4 digits of Social Security ber or federal idual Taxpayer iffication number	xxx-xx-1577	

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 2 of 55

Case number (if known)

Debtor 1 Dionne Walker

		About Debtor 1:	A	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.  Business name(s)		☐ I have not used any business name or EINs.
	Include trade names and doing business as names	business name(s)		Business name(s)
		EINs	E	EINs
5.	Where you live		If	Debtor 2 lives at a different address:
		1045 N. Harlem Ave., Apt 2NC Oak Park, IL 60302		
		Number, Street, City, State & ZIP Code	N	lumber, Street, City, State & ZIP Code
		Cook		
		County	C	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	i	f Debtor 2's mailing address is different from yours, fill it n here. Note that the court will send any notices to this nailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	N	Jumber, P.O. Box, Street, City, State & ZIP Code
ò.	Why you are choosing this district to file for	Check one:	C	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		I have another reason. Explain. (See 28 U.S.C. § 1408.)

Entered 05/05/18 15:05:01 Desc Main Page 3 of 55 Case 18-13240 Doc 1 Filed 05/05/18

Document Case number (if known) Debtor 1 Dionne Walker

Par								
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to the under	■ Chapter 7						
		□с	hapter 11					
		□с	hapter 12					
		□с	hapter 13					
8.	How you will pay the fee		about how yo	u may pay. Ty attorney is sub	pically, if you are paying the fee you	with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money lf, your attorney may pay with a credit card or check with		
					stallments. If you choose this option ts (Official Form 103A).	n, sign and attach the Application for Individuals to Pay		
			but is not req applies to you	uired to, waive ır family size a	your fee, and may do so only if yound you are unable to pay the fee in	only if you are filing for Chapter 7. By law, a judge may, ir income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out al Form 103B) and file it with your petition.		
	Harris Challes							
9.	Have you filed for bankruptcy within the last 8 years?	■ No						
			District		When	Case number		
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy cases pending or being	■ No	)					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.					
			Debtor	-		Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	■ No	Go to l	ne 12.				
		□ Ye	es. Has yo	ur landlord obt	ained an eviction judgment against	you?		
				No. Go to line	12.			
				Yes. Fill out In		udgment Against You (Form 101A) and file it as part of		

Document Page 4 of 55 Case number (if known) Debtor 1 **Dionne Walker** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor ■ No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Debtor 1 Dionne Walker

Case number (if known)

### Part 5:

### Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 6 of 55 Case number (if known)

curred by an
<u> </u>
ve expenses
on 
illion billion
<b></b>
n 
,000,001 - \$10 billion 0,000,001 - \$50 billion
ct.
f title 11, 7.
nis
with a 1341, 1519,
r

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 7 of 55

Debtor 1 Dionne Walker Page 7 01 55

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Tina Tran	Date	May 5, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Tina Tran 6321638		
Printed name		
Needle & Thread Law LLC		
Firm name		
208 S. Jefferson St.,		
Suite 204		
Chicago, IL 60661		
Number, Street, City, State & ZIP Code		
Contact phone <b>(773) 609-3637</b>	Email address	ttran@needlethreadlaw.com
6321638 IL		
Bar number & State		

		1700.01111	an Paue o or oo		
Fill in this infor	mation to identify your	case:			
Debtor 1	Dionne Walker				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number				Charle # 4h	
(II KIIOWII)				☐ Check if the amended f	

### Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	1: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,830.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	4,830.00
Par	2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	114,535.00
	Your total liabilities	\$	114,535.00
Par	3: Summarize Your Income and Expenses	,	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,858.78
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,837.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with yo	ur other so	chedules.
7.	Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Entered 05/05/18 15:05:01 Desc Main Doc 1 Filed 05/05/18 Case 18-13240 Document

Page 9 of 55 Case number (if known) Debtor 1 Dionne Walker

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

3,432.17 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	83,907.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	83,907.00

		Documen	t Page 10 of 55		
Fill in this infor	mation to identify you	ur case and this filing:			
Debtor 1	Dionne Walker				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Name	Loot Name		
(Spouse, if filing)			Last Name		
United States Ba	ankruptcy Court for the	: NORTHERN DISTRICT OF	ILLINOIS		
Case number					Check if this is an
					amended filing
					-
Off: a: a l E a	100 A /D				
	orm 106A/B				
Schedul	le A/B: Pro	perty			12/15
think it fits best. It information. If mo Answer every que	Be as complete and accure space is needed, attacs stion.	ırate as possible. If two married p	e. If an asset fits in more than one category, list the a people are filing together, both are equally responsible On the top of any additional pages, write your name a pou Own or Have an Interest In	le for supply	ring correct
1. Do you own or	have any legal or equita	ble interest in any residence, bui	lding, land, or similar property?		
■ No. Go to Pa	art 2.				
☐ Yes. Where	is the property?				
Part 2: Describe	Your Vehicles				
	•	utility vehicles, motorcycles	G: Executory Contracts and Unexpired Leases.		
☐ Yes					
1 Watercraft a			vahiolog other vahiolog and accessories		
		ATVs and other recreational rsonal watercraft, fishing vesse	ls, snowmobiles, motorcycle accessories		
Examples: Boa  ■ No					
Examples: Boa					
Examples: Boa  ■ No					
Examples: Boo  No Yes  Add the doll	ats, trailers, motors, pe	rsonal watercraft, fishing vesse	ls, snowmobiles, motorcycle accessories ies from Part 2, including any entries for		\$0.00
Examples: Boo  No Yes  Add the doll	ats, trailers, motors, pe	rsonal watercraft, fishing vesse	ls, snowmobiles, motorcycle accessories		\$0.00
■ No □ Yes  Add the doll pages you h	ats, trailers, motors, pe ar value of the portio ave attached for Part	rsonal watercraft, fishing vesse  n you own for all of your entr  2. Write that number here	ls, snowmobiles, motorcycle accessories ies from Part 2, including any entries for		\$0.00
Examples: Boo  ■ No □ Yes  5 Add the doll .pages you h	ats, trailers, motors, pe ar value of the portio ave attached for Part	rsonal watercraft, fishing vesse  n you own for all of your entr  2. Write that number here	ies from Part 2, including any entries for	Curr	
Examples: Boa  ■ No □ Yes  5 Add the doll .pages you h  Part 3: Describe Do you own or	ats, trailers, motors, pe ar value of the portio ave attached for Part e Your Personal and Ho have any legal or equ	n you own for all of your entr 2. Write that number here usehold Items uitable interest in any of the fo	ies from Part 2, including any entries for	<b>port</b> Do n	\$0.00  Tent value of the ion you own? not deduct secured his or exemptions.
Examples: Boa  No  Yes  S Add the doll pages you h  Part 3: Describe Do you own or  Household g Examples: Mo  No	ar value of the portionave attached for Parter Your Personal and Holave any legal or equipoods and furnishings ajor appliances, furniture	n you own for all of your entr 2. Write that number here usehold Items uitable interest in any of the fo	ies from Part 2, including any entries for	<b>port</b> Do n	rent value of the ion you own?
Examples: Boa  No  Yes  S Add the doll pages you h  Part 3: Describe Do you own or  Household g Examples: M	ar value of the portionave attached for Parter Your Personal and Holave any legal or equipoods and furnishings ajor appliances, furniture	n you own for all of your entr 2. Write that number here usehold Items uitable interest in any of the fo	ies from Part 2, including any entries for	<b>port</b> Do n	rent value of the ion you own?
Examples: Boa  No  Yes  S Add the doll pages you h  Part 3: Describe Do you own or  Household g Examples: Mo  No	ar value of the portionave attached for Parter Your Personal and Holave any legal or equipoods and furnishings ajor appliances, furniture	n you own for all of your entr 2. Write that number here usehold Items uitable interest in any of the fo	ies from Part 2, including any entries for	<b>port</b> Do n	rent value of the ion you own?

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

Entered 05/05/18 15:05:01 Desc Main Page 11 of 55 Case 18-13240 Doc 1 Filed 05/05/18

Debtor 1	Dionne Walker	Document	Case number	r (if known)	
	Cell Phone				\$200.00
	Laptop				\$100.00
Example ■ No	bles of value les: Antiques and figurines; painting other collections, memorabilia,  Describe		oks, pictures, or other art objects; s	tamp, coin, c	or baseball card collections;
Example No	nent for sports and hobbies Nes: Sports, photographic, exercise, musical instruments  Describe	and other hobby equipment;	bicycles, pool tables, golf clubs, sk	is; canoes ar	nd kayaks; carpentry tools;
■ No	ms ples: Pistols, rifles, shotguns, ammu Describe	inition, and related equipmen	t		
□ No	es ples: Everyday clothes, furs, leather Describe	coats, designer wear, shoes	accessories		
	Clothing				\$200.00
<ul> <li>No</li> <li>□ Yes.</li> <li>13. Non-farent Example No</li> <li>□ No</li> <li>□ Yes.</li> <li>14. Any of No</li> </ul>	ples: Everyday jewelry, costume jewelry.  Describe  arm animals  ples: Dogs, cats, birds, horses  Describe  ther personal and household item				ld, silver
15. <b>Add</b>	Give specific information  the dollar value of all of your entr art 3. Write that number here	_ ·		tached	\$900.00
	escribe Your Financial Assets wn or have any legal or equitable	interest in any of the follow	ing?		Current value of the portion you own? Do not deduct secured claims or exemptions.
□ No	ples: Money you have in your wallet		osit box, and on hand when you file	your petition	n

Schedule A/B: Property

Cash

Official Form 106A/B

\$10.00

Page 12 of 55
Case number (if known) Document Debtor 1 **Dionne Walker** 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Checking **Chase Bank** \$500.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(k) **TSP Thrift Savings Plan** \$632.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Π Nο Institution name or individual: Yes. ..... \$1,250.00 Rent William Cortright 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No

☐ Yes. Give specific information about them...

Case 18-13240

Doc 1

Filed 05/05/18

Entered 05/05/18 15:05:01

Desc Main

De	btor 1	Dionne Walker	Document	Page 13 of 55 <sub>C:</sub>	ase number <i>(if known)</i>	
27.		ses, franchises, and other gener				
	Exam <sub>i</sub> ■ No	ples: Building permits, exclusive li	censes, cooperative association	n holdings, liquor license	es, professional license	S
ļ	☐ Yes.	Give specific information about t	hem			
Мо	oney or	property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
	<b>Tax re</b> □ No	funds owed to you				
	Yes.	Give specific information about the	nem, including whether you alre	eady filed the returns and	I the tax years	
			2018 Tax Refund		Federal and Stat	e \$1,538.00
1	Exam <sub>i</sub> ■ No	/ support ples: Past due or lump sum alimor Give specific information	ny, spousal support, child supp	ort, maintenance, divorc	e settlement, property s	settlement
ı	Exam <sub>i</sub> ■ No	amounts someone owes you ples: Unpaid wages, disability insubenefits; unpaid loans you number of the specific information		nefits, sick pay, vacation	pay, workers' compens	sation, Social Security
		sts in insurance policies ples: Health, disability, or life insur	rance; health savings account	(HSA); credit, homeowne	er's, or renter's insuranc	ce
1	□ Yes.	Name the insurance company of Company of		Beneficiary	r.	Surrender or refund value:
	If you somed No	are the beneficiary of a living trustone has died.  Give specific information			urrently entitled to recei	ive property because
	<i>Exam</i> <sub>l</sub> ■ No	s against third parties, whether ples: Accidents, employment disp  Describe each claim			or payment	
	■ No	contingent and unliquidated cla	nims of every nature, includir	ng counterclaims of the	debtor and rights to	set off claims
-	■ No	nancial assets you did not alrea Give specific information	dy list			
36.		the dollar value of all of your en art 4. Write that number here				\$3,930.00
Par	rt 5: De	escribe Any Business-Related Prope	erty You Own or Have an Interest	In. List any real estate in I	∟ Part 1.	

Official Form 106A/B Schedule A/B: Property page 4

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Page 14 of 55
Case number (if known) Document Debtor 1 **Dionne Walker** 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 ..... \$0.00 56. Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$900.00 Part 4: Total financial assets, line 36 \$3,930.00 58. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$4,830.00 \$4,830.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$4,830.00

		17(1,111)			
Fill in this infor	mation to identify your	case:			
Debtor 1	Dionne Walker				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				☐ Ch	neck if this is an
				an	nended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
Copy the value from Schedule A/B	Chec	ck only one box for each exemption.		
\$400.00		\$400.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$200.00		\$200.00	735 ILCS 5/12-1001(a)	
		100% of fair market value, up to any applicable statutory limit		
\$10.00		\$10.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
	\$200.00	\$200.00	Schedule A/B  \$400.00  \$400.00  \$400.00  \$400.00  \$400.00  \$100% of fair market value, up to any applicable statutory limit  \$100.00  \$100% of fair market value, up to any applicable statutory limit  \$100.00  \$100% of fair market value, up to any applicable statutory limit  \$200.00  \$100% of fair market value, up to any applicable statutory limit  \$200.00  \$200.00  \$100% of fair market value, up to any applicable statutory limit  \$100% of fair market value, up to any applicable statutory limit	

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 16 of 55
Case number (if known)

De	Didilile Walker				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Checking: Chase Bank Line from Schedule A/B: 17.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
	Zino nom osmodalo 702.			100% of fair market value, up to any applicable statutory limit	
	401(k): TSP Thrift Savings Plan Line from Schedule A/B: 21.1	\$632.00		\$632.00	735 ILCS 5/12-1006
	Line nom Schedule A/D. 21.1			100% of fair market value, up to any applicable statutory limit	
	Rent: William Cortright Line from Schedule A/B: 22.1	\$1,250.00		\$1,250.00	735 ILCS 5/12-1001(b)
	Line nom Schedule AVD. 22.1			100% of fair market value, up to any applicable statutory limit	
	Federal and State: 2018 Tax Refund Line from Schedule A/B: 28.1	\$1,538.00		\$1,538.00	735 ILCS 5/12-1001(b)
	Line nom Schedule A/D. 20.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			led on or after the date of adjustmer	t.)
	■ No				
	☐ Yes. Did you acquire the property cover	ed by the exemption wi	ithin 1	,215 days before you filed this case	?
	□ No				
	☐ Yes				

Fill in this information to identify your case:						
Debtor 1	Dionne Walker					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)					Check if this is an	
					amended filing	

### Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

	Ouse 10 10240 L	Document	Page 18	3 of 55	DC30 Main
Fill in th	nis information to identify your				
Debtor 1	Dionne Walker				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if,		Middle Name	Last Name		
	-				
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS		
Case nu	ımber				
(if known)					☐ Check if this is an
					amended filing
Officia	al Form 106E/F				
Sched	dule E/F: Creditors W	ho Have Unsecured (	Claims		12/15
Schedule Schedule left. Attac	G: Executory Contracts and Unexp D: Creditors Who Have Claims Sec	ired Leases (Official Form 106G). Do ured by Property. If more space is no	not include a eded, copy t	ontracts on Schedule A/B: Property ( any creditors with partially secured c he Part you need, fill it out, number t lo not file that Part. On the top of any	laims that are listed in he entries in the boxes on the
Part 1:					
	ny creditors have priority unsecure	d claims against you?			
	lo. Go to Part 2.				
Dort 2		TV Hannana and Olaima			
Part 2:					
_	ny creditors have nonpriority unsec				
⊔N	lo. You have nothing to report in this p	art. Submit this form to the court with y	our other sche	dules.	
Y	es.				
unse	cured claim, list the creditor separately one creditor holds a particular claim, li	y for each claim. For each claim listed,	identify what t	holds each claim. If a creditor has mo ype of claim it is. Do not list claims alrea three nonpriority unsecured claims fill o	dy included in Part 1. If more
					Total claim
4.1	Chase Bank One Card Serv	Last 4 digits of acco	unt number	1535	\$1,169.00
	Nonpriority Creditor's Name  P.O. Box 15298	When was the debt i	ncurrod?	10/16/2007	
	Wilmington, DE 19850	When was the debt i	ncurreur	10/10/2007	
	Number Street City State Zlp Code	As of the date you fi	e, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	Unliquidated —			
	Debtor 1 and Debtor 2 only	Disputed	FV	Lalatan	
	At least one of the debtors and and	По	ı t unsecured	ı cıaım:	
	☐ Check if this claim is for a comr	munity	out of a sona	ration agreement or divorce that you did	Inot
	Is the claim subject to offset?	report as priority claim		ration agreement of divorce that you did	THO
	■ No	☐ Debts to pension of	r profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify	redit Card		

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 19 of 55

Debtor 1 Dionne Walker Case number (if know) 4.2 **Chase Bank One Card Serv** \$5,682.00 Last 4 digits of account number 4092 Nonpriority Creditor's Name P.O. Box 15298 When was the debt incurred? 11/27/2013 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.3 **Chase Bank One Card Serv** Last 4 digits of account number 8565 \$1,345.00 Nonpriority Creditor's Name P.O. Box 15298 When was the debt incurred? 11/20/2013 Wilmington, DE 19850 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other, Specify 4.4 **Chase Bank One Card Serv** Last 4 digits of account number 3423 \$230.00 Nonpriority Creditor's Name P.O. Box 15298 When was the debt incurred? 06/09/2006 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 20 of 55

Debtor 1 Dionne Walker Case number (if know) 4.5 \$0.00 Comenity Bank/Roamans Last 4 digits of account number 8466 Nonpriority Creditor's Name P.O. Box 182789 When was the debt incurred? 11/08/2011 Columbus, OH 43218-2789 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.6 **Comenity Bank/VCTRSSEC** Last 4 digits of account number 2306 \$0.00 Nonpriority Creditor's Name P.O. Box 182789 When was the debt incurred? 03/20/2014 Columbus, OH 43218 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Charge Account** Other, Specify 4.7 Comenity Capital/HSN Last 4 digits of account number \$1,572.00 7787 Nonpriority Creditor's Name P.O. Box 182120 When was the debt incurred? 4/12/2013 Columbus, OH 43218-2120 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 21 of 55 Case number (if know)

Debt	or 1 Dionne Walker	Case	e number (if know)			
4.8	Dept of Ed/Navient	Last 4 digits of account number		\$83,907.00		
	Nonpriority Creditor's Name 123 Justison Street, 3rd Floor Wilmington, DE 19801	When was the debt incurred?05/	19/2016			
	Number Street City State Zlp Code	As of the date you file, the claim is: Che	eck all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim	n:			
	☐ Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation report as priority claims	agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharing plans	s. and other similar debts			
	☐ Yes					
	☐ Yes	Other. Specify				
4.9	Diversified Consultants/AT&T  Nonpriority Creditor's Name	Last 4 digits of account number 614	19	\$260.00		
	P.O. Box 551268  Jacksonville, FL 32255	When was the debt incurred? 11/	07/2017			
	Number Street City State Zlp Code	As of the date you file, the claim is: Che	eck all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim	n:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separation report as priority claims	agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharing plan	s, and other similar debts			
	Yes	Other Specify Utility Bill				
4.1 0	Enhanced Recovery Company/AT&T	Last 4 digits of account number 466	<u> </u>	\$93.00		
	Nonpriority Creditor's Name P.O. Box 57547 Jacksonville, FL 32241	When was the debt incurred? 03/	11/2016			
	Number Street City State ZIp Code	As of the date you file, the claim is: Che	eck all that apply			
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured clain				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	<ul><li>☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li><li>☐ Debts to pension or profit-sharing plans, and other similar debts</li></ul>				
	■ No					
	☐Yes	■ Other. Specify Cable/Cellular				

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 22 of 55 Case number (if know)

Debtor	1 Dionne Walker	——————————————————————————————————————	Case number (if know)	
4.1	Enhanced Recovery Company/Sprint	Last 4 digits of account number	5259	\$518.00
	Nonpriority Creditor's Name P.O. Box 57547 Jacksonville, FL 32241	When was the debt incurred?	05/24/2016	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Cellular		
4.1	Enhanced Recovery			
2	Company/T-Mobile  Nonpriority Creditor's Name	Last 4 digits of account number	8686	\$593.00
	P.O. Box 57547 Jacksonville, FL 32241	When was the debt incurred?	12/18/2017	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Cellular		
4.1	Great American Finance Holdings			
3	LLC Nonpriority Creditor's Name	Last 4 digits of account number	0182	\$0.00
	20 W. Wacker Dr, Suite 2275 Chicago, IL 60606-3096	When was the debt incurred?	8/13/2012	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes		5,	
	<b>□</b> 162	Other. Specify Loan		

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 23 of 55

Deb	Dionne waiker	Case number (if know)				
4.1 4	Hunter Warfield	Last 4 digits of account number 1577	\$1,200.00			
	Nonpriority Creditor's Name 4620 Woodland Corporate Blvd.	When was the debt incurred? 6/1/2014	_			
	Tampa, FL 33614  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Collection	_			
4.1 5	Loyola University Medical Center	Last 4 digits of account number 1577	\$3,000.00			
	Nonpriority Creditor's Name 2160 South 1st Avenue Maywood, IL 60153	When was the debt incurred? 2013	_			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	Other. Specify Medical	_			
4.1	Midland Funding LLC	Last 4 digits of account number 6638	\$2,004.00			
6	Nonpriority Creditor's Name 2365 Northside Dr. 300	When was the debt incurred? 07/24/2015	<u> </u>			
	San Diego, CA 92108		_			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	■ No	Debts to pension or profit-sharing plans, and other similar debts				
	□Yes	Other Specify Collection Account				

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 24 of 55
Case number (if know)

200	Diolille Walker			
1.1 7	Midland Funding LLC	Last 4 digits of account number	5639	\$1,286.00
	Nonpriority Creditor's Name 2365 Northside Dr. 300	When was the debt incurred?	07/24/2015	
	San Diego, CA 92108  Number Street City State ZIp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collections	<u> </u>	
4.1 3	Midland Funding LLC/Citi Bank NA	Last 4 digits of account number	6887	\$1,393.00
	Nonpriority Creditor's Name 2365 Northside Dr. 300 San Diego, CA 92108	When was the debt incurred?	01/29/2016	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Collections	<u> </u>	
4.1	Portfolio Recovery/ World Financial	Last 4 digits of account number	0360	\$1,945.00
	Nonpriority Creditor's Name 120 Corporate Blvd. Suite 100	When was the debt incurred?	09/25/2015	<u>-</u>
	Norfolk, VA 23502  Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	,, ,, ,, ,		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collection		

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 25 of 55

Dionne waiker		Case number (if know)	
Portfolio Recovery/ World Financial	Last 4 digits of account number	9151	\$1,707.00
Nonpriority Creditor's Name 120 Corporate Blvd. Suite 100 Norfolk, VA 23502	When was the debt incurred?	07/29/2016	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Collection		
Portfolio Recovery/HSBC Bank	Last 4 digits of account number	3195	\$419.00
Nonpriority Creditor's Name 120 Corporate Blvd. Suite 100	When was the debt incurred?	09/21/2016	
Norfolk, VA 23502  Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
Who incurred the debt? Check one.	,	on one and apply	
■ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Collection		
Portfolio Recovery/World Financial	Last 4 digits of account number	1341	\$1,441.00
Nonpriority Creditor's Name 120 Corporate Blvd. Suite 100	When was the debt incurred?	09/25/2015	
Norfolk, VA 23502  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
Who incurred the debt? Check one.	,	or onesit an tract apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Collection		

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 26 of 55

Debt	Dionne waiker		Case number (if know)	
4.2	Springleaf	Last 4 digits of account number	0317	\$0.00
	Nonpriority Creditor's Name 3632 W. 95th St.	When was the debt incurred?	06/30/2010	
	Evergreen Park, IL 60805-2016  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	,		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Loan		
4.2	Springleaf	Last 4 digits of account number	0308	\$0.00
4	Nonpriority Creditor's Name			<b>40.00</b>
	3632 W. 95th St.	When was the debt incurred?	08/08/2005	
	Evergreen Park, IL 60805-2016  Number Street City State Zlp Code	As of the date you file, the claim i	s. Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	э. Опеск ан шас арргу	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Loan		
4.2 5	SYNCB/ Care Credit	Last 4 digits of account number	9803	\$961.00
	Nonpriority Creditor's Name P.O. Box 965036	When was the debt incurred?	06/01/2011	
	Orlando, FL 32896  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	7.5 or the date you me, the claim.	C. Onook all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	Other Specify Charge Acc	count	

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main

Document Page 27 of 55

Case number (if know)

Debtor 1 Dionne Walker 4.2 SYNCB/SAMS 0327 \$1,367.00 Last 4 digits of account number 6 Nonpriority Creditor's Name P.O. Box 965005 When was the debt incurred? 08/08/2013 Orlando, FL 32896-5005 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.2 SYNCB/TJX CO PLCC 0372 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 965015 When was the debt incurred? 06/20/2013 Orlando, FL 32896-5036 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.2 SYNCB/Value City Furniture 0613 \$996.00 Last 4 digits of account number 8 Nonpriority Creditor's Name C/O P.O. Box 965036 When was the debt incurred? 11/20/2013 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 28 of 55

Case number (if know)

SYNC			Last 4 digits of account numbe	7398		\$1,447.00			
P.O. B	ox 96	itor's Name <b>5024</b> <b>32896</b>	When was the debt incurred?	8/13/2	2011	-			
		City State Zlp Code	As of the date you file, the claim is: Check all that apply						
Who inc	urred t	he debt? Check one.							
Debt	or 1 only	/	☐ Contingent						
☐ Debt	or 2 only	/	☐ Unliquidated						
☐ Debte	or 1 and	Debtor 2 only	☐ Disputed						
☐ At lea	ast one	of the debtors and another	Type of NONPRIORITY unsecur	ed claim:					
	ck if this	s claim is for a community	☐ Student loans						
debt Is the cl	aim sub	ject to offset?	Obligations arising out of a se report as priority claims	paration ag	reement or divorce that you did not				
■ No		•	☐ Debts to pension or profit-share	ring plans, a	and other similar debts				
☐ Yes			Other. Specify Charge A	ccount		-			
SYNC	B/Wal	mart	Last 4 digits of account numbe	r 6394		\$0.00			
P.O. B	ox 96	itor's Name 5024 32896	When was the debt incurred?	08/14	./2011				
Number	Street C	City State Zlp Code he debt? Check one.	As of the date you file, the claim	n is: Check	all that apply				
■ Debt	or 1 only	/	☐ Contingent						
☐ Debtor 2 only		/	☐ Unliquidated						
☐ Debt	ebtor 1 and Debtor 2 only								
☐ At lea	ast one	of the debtors and another	Type of NONPRIORITY unsecur	ed claim:					
	ck if this	s claim is for a community	☐ Student loans						
debt Is the cl	aim sub	eject to offset?	Obligations arising out of a se report as priority claims	paration ag	reement or divorce that you did not				
■ No			Debts to pension or profit-share	ring plans, a	and other similar debts				
☐ Yes			Other. Specify Charge A	ccount		-			
List	Others	to Be Notified About a Deb	ot That You Already Listed						
his page o	only if y lect from	ou have others to be notified al	bout your bankruptcy, for a debt that meone else, list the original creditor you listed in Parts 1 or 2, list the ad	in Parts 1	or 2, then list the collection agency	here. Similarly, if you			
nd Addres			On which entry in Part 1 or Part 2 did yo		0				
credit In place D				_	Creditors with Priority Unsecured Clai				
		3141-7089	_ast 4 digits of account number		Creditors with Nonpriority Unsecured	Claims			
Add	the An	nounts for Each Type of Un	secured Claim						
I the amou of unsecu			ms. This information is for statistical	reporting	purposes only. 28 U.S.C. §159. Ad	d the amounts for each			
					Total Claim				
Γotal aims	6a.	Domestic support obligations		6a.	\$	_			
art 1	6b.	Taxes and certain other debts	you owe the government	6b.	\$ 0.00				
	6c.	· · · · · · · · · · · · · · · · · · ·	njury while you were intoxicated	6c.	\$ 0.00	-			
	6d.	Other. Add all other priority unse	ecured claims. Write that amount here.	6d.	\$ 0.00	-			
	6e.	Total Priority. Add lines 6a thro	ugh 6d.	6e.	\$ 0.00				
						_			

Total Claim

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 29 of 55

Debtor 1 Dionne Walker Document Page 29 of 55 Case number (if know)

	6f.	Student loans	6f.	\$ 83,907.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 30,628.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 114,535.00

Fill in this infor	mation to identify your	case:		
Debtor 1	Dionne Walker			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(if known)				

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 William Cortright
750 N. Ada St. Apt #A1
Chicago, IL 60642-5764

State what the contract or lease is for
Verbal Lease

		Docume	ent Page 31 d	ot 55	
Fill in this	information to identify your	case:			
Debtor 1	Dionne Walker				
Debioi i	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Ormod Oto	noo Barinapioy Court for the				
Case num	ber				
(if known)					Check if this is an
					amended filing
Officia	l Form 106H				
Sched	lule H: Your Cod	ebtors			12/15
	e and case number (if known) you have any codebtors? (If	•		e as a codebtor.	
_					
■ No					
☐ Yes	3				
	hin the last 8 years, have you na, California, Idaho, Louisiana				
■ No.	. Go to line 3.				
	s. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
	,		, , , , , , , , , , , , , , , , , , , ,		
in line Form	e 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed th	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor				editor to whom you owe the debt
	Name, Number, Street, City, State and Z	IP Code		Check all schedule	es that apply:
3.1				☐ Schedule D, lin	۵
	Name			Schedule E/F, I	
				☐ Schedule G, lin	
-				— Concadic C, iiii	
	Number Street City	State	ZIP Code		
	City	State	ZIF Code		
				_	
3.2	Nome			Schedule D, lin	
	Name			☐ Schedule E/F, I	
				☐ Schedule G, lin	e
	Number Street				
	City	State	ZIP Code		

# Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 32 of 55

Fill	in this information to	identify your ca	ase:								
Deb	otor 1	Dionne Walk	er								
	otor 2 use, if filing)										
Uni	ted States Bankruptc	y Court for the	NORTHERN DISTRIC	T OF ILLINOIS							
	se number						□ Ar		ed filing ent showin	ng postpetition	
O <sup>1</sup>	fficial Form	1061						M / DD/ Y		onowing date	•
S	chedule I: Y	our Inco	ome				IVII	IVI / DD/ I	111		12/1
sup spo atta	plying correct inforruse. If you are sepal ch a separate sheet	nation. If you rated and you	sible. If two married peo are married and not filin r spouse is not filing wi On the top of any addition	ng jointly, and you	our spouse clude info	is liv rmatio	ing with yon about	you, incl your spo	ude inforr ouse. If m	mation abou ore space is	t your needed,
1.	Fill in your employ	/ment		Debtor 1				Debtor 2	or non-fi	iling spouse	
	information.  If you have more th	an one iob.		■ Employed				☐ Emple		mig spouse	
	attach a separate p	attach a separate page with	Employment status	☐ Not employe	ed			□ Not e	mployed		
	employers.		Occupation	Advance Medical Support							
	Include part-time, s self-employed work		Employer's name	Veterans Ad	ministrati	on H	ines				
	Occupation may inc or homemaker, if it		Employer's address	5000 S. 5th A Hines, IL 601							
			How long employed the	here? 5 mc	onths						
Par	t 2: Give Deta	ils About Mor	thly Income								
	mate monthly incon use unless you are se		ate you file this form. If y	you have nothing	to report fo	r any l	ine, write	\$0 in the	space. Inc	clude your no	n-filing
	u or your non-filing spe space, attach a sep		ore than one employer, co	ombine the inform	ation for all	emplo	oyers for t	hat perso	on on the li	ines below. If	you need
							For Deb	tor 1		btor 2 or ing spouse	
2.			ry, and commissions (becalculate what the month)		2.	\$	3,4	432.17	\$	N/A	-
3.	Estimate and list r	monthly overti	me pay.		3.	+\$		0.00	+\$	N/A	-
4.	Calculate gross In	come. Add lir	ne 2 + line 3.		4.	\$	3,43	2.17	\$	N/A	

# Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 33 of 55

Debt	tor 1	Dionne Walker		Case	number (if known)			
				For	Debtor 1	For De	ebtor 2 or	
							ing spouse	
	Cop	by line 4 here	4.	\$	3,432.17	\$	N/A	
5.	l iet	all payroll deductions:						
0.		• •	<b>5</b> 0	\$	EC4 70	<b>c</b>	NI/A	
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a. 5b.	\$ 	561.76 150.31	\$	N/A N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	N/A	
	5e.	Insurance	5e.	\$	289.00	\$	N/A	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify: COMM GRN	_ 5h.+	· · —	93.39		N/A	
		FEGLI OPTNL	_	\$_	41.84	\$	N/A	
		FEGLI	_	\$_	15.03	\$	N/A	
		FEHB VCS Deduct	_	\$_ \$	269.00 12.06	\$	N/A N/A	
_				· —		· :		
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	1,432.39	\$	N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	1,999.78	\$	N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross						
		receipts, ordinary and necessary business expenses, and the total		•		•		
	O.L	monthly net income.	8a.	\$_	0.00	\$	N/A	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8b.	\$_	0.00	\$	N/A	
	oc.	regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$	859.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	N/A	
	8g.	Pension or retirement income	_ 8g.	<u> </u>	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	_ 8h.+	\$_	0.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	859.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9.  the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,858.78 + \$		N/A = \$	3.78
11.	Inclu othe Do i	te all other regular contributions to the expenses that you list in <i>Schedule</i> and contributions from an unmarried partner, members of your household, your der friends or relatives.  In the contribution of	depen	•	•	-		0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The result that amount on the Summary of Schedules and Statistical Summary of Certain lies					12. \$ <b>2,85</b> 6	3.78
13.	Do y	you expect an increase or decrease within the year after you file this form?	?				monthly inco	me
		Yes. Explain: Social security payment will terminate after trial v	work	perio	d.			Ī

# Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 34 of 55

Fill	in this informa	tion to identify yo	ur case:			ı				
	tor 1	Dionne Walk						this is:		
	otor 2 ouse, if filing)						A su		ving postpetition chapte the following date:	r
Unit	ed States Bankr	ruptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	NOIS		MM	/ DD / YYYY		
	e number nown)									
Of	fficial Fo	rm 106J				-				
		J: Your I								2/1
info	ormation. If m	and accurate as ore space is neon n). Answer ever	eded, atta	. If two married people a ch another sheet to this n.	re filing together, b form. On the top o	oth are ed f any addi	qually tional	responsible fo pages, write y	r supplying correct our name and case	
Par 1.	t 1: Descr	ribe Your House	hold							
••	■ No. Go to		n a senar	ate household?						
	□ N	0	•	al Form 106J-2, <i>Expense</i>	s for Separate House	ehold of De	ebtor 2	·.		
2.		e dependents?	□ No	•	·					
	Do not list D Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto			Dependent's age	Does dependent live with you?	
	Do not state dependents				Son			20	□ No ■ Yes	
									□ No □ Yes	
									□ No □ Yes	
					-				□ No	
3.	expenses o	penses include f people other th d your depender	nan $_{\square}$	No Yes					☐ Yes	
Est	imate your ex		our bankr	ly Expenses uptcy filing date unless y is filed. If this is a sup						
the		h assistance and		government assistance cluded it on <i>Schedule I:</i>				Your expe	enses	
4.		or home owners		ses for your residence.	Include first mortgag	e 4.	\$		1,250.00	
	If not includ	led in line 4:								
	4a. Real e	estate taxes				4a.	\$_		0.00	
	•	rty, homeowner's		's insurance ıpkeep expenses		4b. 4c.			22.00	
		owner's associat	•			4d.			0.00 0.00	
5.	Additional r	nortgage payme	ents for yo	our residence, such as he	ome equity loans	5.			0.00	

# Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 35 of 55

Debtor '	Dionne Wall	(er	Case num	nber (if known)	
6. <b>Ut</b> i	lities:				
6a.		t, natural gas	6a.	\$	65.00
6b.	Water, sewer,	garbage collection	6b.	\$	0.00
6c.		Il phone, Internet, satellite, and cable services	6c.	\$	250.00
6d	•	•	6d.		0.00
	od and housekee		7.	·	500.00
		ren's education costs	8.	· -	0.00
_	othing, laundry, a		9.	\$	100.00
		ucts and services	10.	· -	100.00
	dical and dental		11.	· ·	125.00
		ude gas, maintenance, bus or train fare.	11.	Ψ	123.00
	not include car pa		12.	\$	150.00
		s, recreation, newspapers, magazines, and books	13.		50.00
		tions and religious donations	14.	·	75.00
	urance.	none and rongious donations		Ψ	70.00
		ance deducted from your pay or included in lines 4 or 20	0.		
	a. Life insurance	20 Pay 5	5. 15a.	\$	150.00
	o. Health insuran	ce	15b.	· ·	0.00
	c. Vehicle insura		15c.	·	0.00
	d. Other insurance		15d.	·	0.00
		e taxes deducted from your pay or included in lines 4 o		Ψ	0.00
	ecify:	c taxes deducted from your pay or included in lines 4 o	16.	\$	0.00
	tallment or lease	payments:			0.00
	a. Car payments		17a.	\$	0.00
	o. Car payments		17b.	· -	0.00
	c. Other. Specify:		17c.	·	0.00
	d. Other. Specify:		17d.	·	0.00
		limony, maintenance, and support that you did not		Ψ	0.00
		pay on line 5, Schedule I, Your Income (Official Fo		\$	0.00
		u make to support others who do not live with you.		\$	0.00
	ecify:	,	19.		
. Otl	ner real property	expenses not included in lines 4 or 5 of this form o	r on Schedule I: Yo	our Income.	
	a. Mortgages on		20a.		0.00
20	o. Real estate tax	(es	20b.	\$	0.00
20	c. Property, home	eowner's, or renter's insurance	20c.	\$	0.00
		repair, and upkeep expenses	20d.	·	0.00
		association or condominium dues	20e.		0.00
_	ner: Specify:			+\$	0.00
. 01	ler. opecity.			-Ψ	0.00
<u>≀</u> . Ca	Iculate your mon	thly expenses			
22	a. Add lines 4 thro	ugh 21.		\$	2,837.00
22	o. Copy line 22 (m	onthly expenses for Debtor 2), if any, from Official Forn	n 106J-2	\$	
22	c. Add line 22a and	d 22b. The result is your monthly expenses.		\$	2,837.00
		• • •		T	2,507.00
	lculate your mon	•			
		your combined monthly income) from Schedule I.	23a.		2,858.78
23	o. Copy your mor	nthly expenses from line 22c above.	23b.	-\$	2,837.00
					·
23		monthly expenses from your monthly income.	<b>a</b> =	_	24.70
	The result is yo	our monthly net income.	23c.	\$	21.78
		ncrease or decrease in your expenses within the year pect to finish paying for your car loan within the year or do you			or decrease because c
	dification to the terms		expect your mongage	payment to increase	or decrease because of
		5 . , ou. mongago.			
	No.	plain here:			

## Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 36 of 55

Fill in this info	rmation to identify your	case:			
Debtor 1	Dionne Walker				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
	<sub>rm 106Dec</sub> I <b>tion About a</b>	ın Individual	l Debtor's Scl	hedules	12/15
obtaining moneyears, or both.		n connection with a ban			nt, concealing property, or or imprisonment for up to 20
Did you p	pay or agree to pay some	one who is NOT an atto	rney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes.	Name of person				tcy Petition Preparer's Notice,
				Declaration, an	d Signature (Official Form 119)
	nalty of perjury, I declare are true and correct.	that I have read the sun	nmary and schedules filed	l with this declaration a	nd
X /s/ Di	onne Walker		X		
	ne Walker		Signature of D	Debtor 2	
Signat	ture of Debtor 1		ŭ		

Date \_\_\_\_\_

Date May 5, 2018

# Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 37 of 55

Fill	in this inform	nation to identify you	r case:						
	otor 1	Dionne Walker							
Doc	7.01	First Name	Middle Name	Last Name					
	otor 2 use if, filing)	First Name	Middle Name	Last Name					
		nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS					
	se number own)				_	Check if this is an mended filing			
Sta		of Financial	Affairs for Individable. If two married people a		ankruptcy equally responsible for sup	4/10			
info	rmation. If m		attach a separate sheet to		y additional pages, write you				
Par	t 1: Give D	etails About Your Ma	rital Status and Where You	ı Lived Before					
1.	What is your	current marital statu	ıs?						
	<ul><li>□ Married</li><li>■ Not married</li></ul>	ried							
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?					
	■ No □ Yes. List	<ul><li>No</li><li>Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li></ul>							
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	dress:	Dates Debtor 2 lived there			
<b>3.</b> state					ity property state or territory ico, Texas, Washington and W				
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).					
Par	t 2 Explain	n the Sources of You	r Income						
4.	Fill in the tota	I amount of income yo	nployment or from operating u received from all jobs and a have income that you receive	all businesses, including part		ndar years?			
	□ No								
	Yes. Fill	in the details.							
			Debtor 1		Debtor 2				
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$12,012.60	☐ Wages, commissions, bonuses, tips				
			☐ Operating a business		☐ Operating a business				

Official Form 107

Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Case 18-13240 Page 38 of 55
Case number (if known) Document

Debtor 1 Dionne Walker

			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	or last calen anuary 1 to	dar year: December 31, 2017)	■ Wages, commissions, bonuses, tips	\$2,804.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
		dar year before that: December 31, 2016)	■ Wages, commissions, bonuses, tips	\$0.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	
	and other winnings.  List each s	public benefit payments; If you are filing a joint cas	pensions; rental income; inter se and you have income that y ome from each source separa	rest; dividends; money collect you received together, list it o	•	d gambling and lottery
			D. l. ( 4		Daktano	
			Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
		/ 1 of current year until iled for bankruptcy:	Social Security Benefits	\$3,436.00		
	or last calen anuary 1 to	dar year: December 31, 2017)	Social Security Benefits	\$10,104.00		
		dar year before that: December 31, 2016)	Social Security Benefits	\$10,104.00		
Pa	rt 3: List	: Certain Payments You	Made Before You Filed for	Bankruptcy		
6.	Are either ☐ No.	Neither Debtor 1 nor D	's debts primarily consumer Debtor 2 has primarily consu a personal, family, or househol	umer debts. Consumer debts	s are defined in 11 U.S.C. § 10	1(8) as "incurred by ar
		□ No. Go to line 7	ore you filed for bankruptcy, di	id you pay any creditor a total	of \$6,425* or more?	
		paid that cronot include	editor. Do not include paymer payments to an attorney for the	nts for domestic support oblig his bankruptcy case.	n one or more payments and t ations, such as child support a or after the date of adjustment	and alimony. Also, do
	Yes.		or both have primarily consu		of \$600 or more?	

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

No.  $\square$  Yes Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main

Page 39 of 55
Case number (if known) Document Debtor 1 Dionne Walker

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for	
7.	Within 1 year before you filed for bankrupt <i>Insiders</i> include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. If alimony.	artners; relatives of any ger a control, or owner of 20% of	neral partners; partners partners or more of their voting	erships of which you	ou are a general partner; corporation ny managing agent, including one to	
	<ul><li>□ No</li><li>■ Yes. List all payments to an insider.</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment	
	Jacquie Elrod 7642 S. Eberhart Chicago, IL 60628	12/29/2017	\$200.00	\$0.00	Money loaned	
	Lapresa King 320 Saint Simon's Cove Lawrenceville, GA 30044	12/15/2017, 12/29, 2017	\$375.00	\$0.00	Borrowed money	
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos ■ No □ Yes. List all payments to an insider		ments or transfer a	any property on a	ccount of a debt that benefited a	n
	Insider's Name and Address	Dates of payment	Total amount	Amount you	Reason for this payment	
			paid	still owe	Include creditor's name	
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.	cy, were you a party in ar				_
	Case title Case number	Nature of the case	Court or agency		Status of the case	
	Midland Funding vs. Dionne Walker 2017 M4 005725	Debt Collection	Illinois Circuit Cook County 1500 Maybrool Maywood, IL 6	c Dr.	■ Pending □ On appeal □ Concluded	
	Portfolio Recovery vs. Dionne Walker 2017 M4 001759	Debt collection	Illinois Circuit Cook County 1500 Maybrool Maywood, IL 6	c Dr.	■ Pending □ On appeal □ Concluded	
	Midland Funding vs. Dionne Walker 2017 M4 000986	Debt Collection	Illinois Circuit Cook County 1500 Maybrool Maywood, IL 6	c Dr.	■ Pending □ On appeal □ Concluded	
	Midland Funding vs. Dionne Walker 2016 M4 006761	Debt Collection	Illinois Circuit Cook County 1500 Maybrool Maywood, IL 6	c Dr.	■ Pending □ On appeal □ Concluded	

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main

Debtor 1 Dionne Walker

Document Page 40 of 55

Case number (if known)

10.	Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.				
	□ No. Go to line 11.				
	Yes. Fill in the information below.				
	Creditor Name and Address	Describe the Property	Date	Value of the property	
		Explain what happened			
	Portfolio Recovery Associates C/O Blitt & Gaines PC	Paycheck	3/23/18, 4/6/2018,	\$401.85	
	661 Glenn Ave.	Property was repossessed.	4/20/2018		
	Wheeling, IL 60090	Property was foreclosed.			
		■ Property was garnished.			
		☐ Property was attached, seized or levied.			
	Midland Funding C/O Kevin Mortell	Paycheck	4/25/18	Unknown	
	1821 Walden Office S	Property was repossessed.			
	Schaumburg, IL 60173	Property was foreclosed.			
		Property was garnished.			
		☐ Property was attached, seized or levied.			
12.	☐ Yes. Fill in the details.         Creditor Name and Address       Describe the action the creditor took       Date action was taken       Amount taken     Amount taken  Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?  No Yes				
Par	t 5: List Certain Gifts and Contributions				
13.	Within 2 years before you filed for bankrup  ■ No  □ Yes. Fill in the details for each gift.	tcy, did you give any gifts with a total value of more t	than \$600 per person	?	
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value	
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankrup  No  Yes. Fill in the details for each gift or con	tcy, did you give any gifts or contributions with a totatribution.	al value of more than	\$600 to any charity?	
	Gifts or contributions to charities that totamore than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Dates you contributed	Value	

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main

Page 41 of 55
Case number (if known) Document Debtor 1 Dionne Walker

Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankrupte or gambling?	cy or sii	nce you filed for bankruptcy, did y	ou lose anyt	hing because of thef	t, fire, other disaster,
	■ No					
	Yes. Fill in the details.					
		escribe	any insurance coverage for the lo	oss	Date of your	Value of property
	how the loce coourred		ne amount that insurance has paid. L		loss	lost
	in	nsurance	e claims on line 33 of Schedule A/B:	Property.		
Par	t 7: List Certain Payments or Transfers					
16.	Within 1 year before you filed for bankrupte consulted about seeking bankruptcy or pre Include any attorneys, bankruptcy petition pre	eparing	a bankruptcy petition?			rty to anyone you
	□ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	t	Description and value of any proper gransferred	erty	Date payment or transfer was made	Amount of payment
	Needle & Thread Law LLC 208 S. Jefferson St., Suite 204 Chicago, IL 60661 ttran@needlethreadlaw.com		Attorney Fees		5/2/2018	\$700.00
17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on you promised to help you deal with your creditors or to make payments to your creditor Do not include any payment or transfer that you listed on line 16.		o make payments to your creditor		r transfer any prope	rty to anyone who	
	■ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address		Description and value of any proportansferred	erty	Date payment or transfer was made	Amount of payment
18.	<ul> <li>Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than pr transferred in the ordinary course of your business or financial affairs?</li> <li>Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property include gifts and transfers that you have already listed on this statement.</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>					
	Person Who Received Transfer		Description and value of	Describe a	any property or	Date transfer was
	Address		property transferred		received or debts	made
	Person's relationship to you			•		
19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-pr ■ No □ Yes. Fill in the details.			elf-settled tru	ıst or similar device	of which you are a
	Name of trust	1	Description and value of the prope	erty transferr	ed	Date Transfer was made

Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Case 18-13240 Page 42 of 55 Case number (if known) Document

Debtor 1 **Dionne Walker** 

Pai	rt 8: List of Certain Financial Accounts, Inst	ruments, Safe Deposi	t Boxes, and Sto	orage Unit	ts	
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, association No	other financial accou	nts; certificates	of deposi		
		Last 4 digits of account number	Type of accounts instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for	r bankruptcy, ar	ny safe de <sub>l</sub>	posit box or other deposi	tory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or  No Yes. Fill in the details.	place other than your	r home within 1	year befor	re you filed for bankrupto	sy?
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
Pa	rt 9: Identify Property You Hold or Control fo	or Someone Else				
23.	Do you hold or control any property that som for someone.	eone else owns? Incl	ude any propert	ty you bor	rowed from, are storing f	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Pa	rt 10: Give Details About Environmental Infor	mation				
For	the purpose of Part 10, the following definition	ns apply:				
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surfac	e water, ground	• .	•	
	Site means any location, facility, or property a to own, operate, or utilize it, including dispos		environmental l	aw, wheth	er you now own, operate	, or utilize it or used
	Hazardous material means anything an environment hazardous material, pollutant, contaminant, o		as a hazardous	waste, ha	zardous substance, toxid	substance,
Rep	port all notices, releases, and proceedings that	you know about, rega	ardless of when	they occu	urred.	
24.	Has any governmental unit notified you that y	ou may be liable or p	otentially liable	under or i	n violation of an environ	mental law?
	■ No □ Yes. Fill in the details.					

Name of site

Address (Number, Street, City, State and

Governmental unit

ZIP Code)

Address (Number, Street, City, State and ZIP Code)

Date of notice

Environmental law, if you

know it

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Page 43 of 55 Document ase number (if known) Debtor 1 Dionne Walker 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Dionne Walker Signature of Debtor 2 **Dionne Walker** Signature of Debtor 1 Date May 5, 2018 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

□ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy

Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Page 44 of 55
Case number (if known) Document

Debtor 1 Dionne Walker

### Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 45 of 55

Dahtan 0	First Name	Middle Name	Last Name		
			2401.141.10		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing
Official For	m 108				
		n for Individu	als Filing Under	Chapter 7	12/1

on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

sign and date the form.

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C
Creditor's	☐ Surrender the property.	□ No
name:	Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

## Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 46 of 55

Debtor 1	Dionne Walker	Case number (if known)	
name:		<ul><li>☐ Retain the property and redeem it.</li><li>☐ Retain the property and enter into a</li></ul>	□ Yes
Descrip		Reaffirmation Agreement.	
propert securin		☐ Retain the property and [explain]:	-
For any ur in the info	rmation below. Do not list real esta-	erty Leases at you listed in Schedule G: Executory Contracts and Unexpired te leases. Unexpired leases are leases that are still in effect; the erty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describe	your unexpired personal property I	eases	Will the lease be assumed?
Lessor's n	name:		□ No
Description Property:	n of leased		☐ Yes
Lessor's n	name:		□ No
Description Property:	n of leased		□ Yes
Lessor's n	name: on of leased		□ No
Property:	n oi leasea		☐ Yes
Lessor's n			□ No
Description Property:	n of leased		☐ Yes
Lessor's n			□ No
Property:	n of leased		☐ Yes
Lessor's n	name: on of leased		□ No
Property:	ii oi leaseu		☐ Yes
Lessor's n	name: on of leased		□ No
Property:	11 01 104304		☐ Yes
Part 3:	Sign Below		
Under per property t	nalty of perjury, I declare that I have hat is subject to an unexpired lease	indicated my intention about any property of my estate that sec	cures a debt and any personal
	Dionne Walker	X	
	nne Walker ature of Debtor 1	Signature of Debtor 2	
Date	May 5, 2018	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-13240 Doc 1 Filed 05/05/18 Entered 05/05/18 15:05:01 Desc Main Document Page 51 of 55

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Dionne Walker		Case No.				
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPEN	SATION OF ATTO	RNEY FOR D	EBTOR(S)			
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accept		\$	1,200.00			
	Prior to the filing of this statement I have received			700.00			
	Balance Due		\$	500.00			
2.	\$_335.00 of the filing fee has been paid.						
3. ′	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
4. ′	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
5.	■ I have not agreed to share the above-disclosed competent of the share the share the above-disclosed competent of the share the sha	nsation with any other person	unless they are men	bers and associates of m	ıy law firm.		
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.						
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
1	<ul><li>a. Analysis of the debtor's financial situation, and rendering</li><li>b. Preparation and filing of any petition, schedules, stater</li><li>c. Representation of the debtor at the meeting of creditors</li><li>d. [Other provisions as needed]</li></ul>	ment of affairs and plan which	h may be required;		ptcy;		
7.	By agreement with the debtor(s), the above-disclosed fee	does not include the followin	g service:				
		CERTIFICATION					
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	agreement or arrangement fo	or payment to me for	representation of the deb	tor(s) in		
N	May 5, 2018	/s/ Tina Tran					
_	Date	Tina Tran 632163			_		
		Signature of Attorn Needle & Thread					
		208 S. Jefferson					
		Suite 204 Chicago, IL 6066	<b>3</b> 1				
			, . Fax: (866) 348-770	9			
		ttran@needlethr	eadlaw.com		_		
		Name of law firm					

### United States Bankruptcy Court Northern District of Illinois

In re	Dionne Walker		Case No.			
		Debtor(s)	Chapter	7		
	VEI	RIFICATION OF CREDITOR MA	TRIX			
		Number of Creditors: 30				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	May 5, 2018	/s/ Dionne Walker Dionne Walker				
		Signature of Debtor				

Blitt and Gaines P.C. 661 Glenn Ave. Wheeling, IL 60090

Chase Bank One Card Serv P.O. Box 15298 Wilmington, DE 19850

Comenity Bank/Roamans P.O. Box 182789 Columbus, OH 43218-2789

Comenity Bank/VCTRSSEC P.O. Box 182789 Columbus, OH 43218

Comenity Capital/HSN P.O. Box 182120 Columbus, OH 43218-2120

Dept of Ed/Navient 123 Justison Street, 3rd Floor Wilmington, DE 19801

Diversified Consultants/AT&T P.O. Box 551268
Jacksonville, FL 32255

Enhanced Recovery Company/AT&T P.O. Box 57547 Jacksonville, FL 32241

Enhanced Recovery Company/Sprint P.O. Box 57547 Jacksonville, FL 32241

Enhanced Recovery Company/T-Mobile P.O. Box 57547 Jacksonville, FL 32241

Equifax Bankruptcy Department P.O. Box 740241 Atlanta, GA 30374

Experian Bankruptcy Department P.O. Box 2002 Allen, TX 75013

Great American Finance Holdings LLC 20 W. Wacker Dr, Suite 2275 Chicago, IL 60606-3096

Hunter Warfield 4620 Woodland Corporate Blvd. Tampa, FL 33614

Kevin Mortell 1821 Walden Office S Schaumburg, IL 60173

Loyola University Medical Center 2160 South 1st Avenue Maywood, IL 60153

Medicredit Inc 3 Cityplace Dr. Ste. 690 Saint Louis, MO 63141-7089

Midland Funding LLC 2365 Northside Dr. 300 San Diego, CA 92108

Midland Funding LLC/Citi Bank NA 2365 Northside Dr. 300 San Diego, CA 92108

Portfolio Recovery/ World Financial 120 Corporate Blvd. Suite 100 Norfolk, VA 23502

Portfolio Recovery/HSBC Bank 120 Corporate Blvd. Suite 100 Norfolk, VA 23502

Portfolio Recovery/World Financial 120 Corporate Blvd. Suite 100 Norfolk, VA 23502

Springleaf 3632 W. 95th St. Evergreen Park, IL 60805-2016

SYNCB/ Care Credit P.O. Box 965036 Orlando, FL 32896

SYNCB/SAMS P.O. Box 965005 Orlando, FL 32896-5005

SYNCB/TJX CO PLCC P.O. Box 965015 Orlando, FL 32896-5036

SYNCB/Value City Furniture C/O P.O. Box 965036 Orlando, FL 32896

SYNCB/Walmart P.O. Box 965024 Orlando, FL 32896

Trans Union Bankruptcy Department P.O. Box 1000 Chester, PA 19022

William Cortright 750 N. Ada St. Apt #A1 Chicago, IL 60642-5764